



2-26-1855

Letter from John W. H. Baker to Julia Ann Baker, 1855 Feb. 26

John W. H. Baker

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Recommended Citation

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Mokelumne Hill, Feb'y 26th, 1855

My Dear Wife

I am thinking that this letter will be short from the fact that nothing of interest is apparent which I can make a subject for my letter. My health, which to you as well as myself is a source of anxiety, is in the best possible condition. I have thus far in the season experienced very little of my rheumatic difficulties which were quite troublesome to me the last winter. We are having rain today which if it continues long enough will gladden the heart and lighten the head of many a poor miner. But the season is so far advanced that there is fear that we may not have sufficient rain to answer the purposes of mining.

The failure of some of our largest banking houses and the suspension of others are causing a grand excitement all over the State, and the times are getting worse and worse every day. the confidence of men is entirely destroyed, and every one must now depend on his own recourses. I do not think there is ten men on Mok. Hill who could borrow \$1000 on his own name at the present time, in fact the faith of money'd men has completely gone through since the failure of Page, Bacon & Co. & Adams & Co.

Men who have money to transmit to the States would not dare to send it now, and the only way is for them to retain it untill they can carry it themselves. I had a little which I had thought of sending but I finally concluded I would not send any more, but would let you use what was necessary for you out of that which I had previously sent. I sometimes think that my money is not safe in the bank at Windsor, when I hear of so many failures of banks & Merchants & mechanics, and that I would prefer that you should draw it out and keep it yourself or let some responsible man keep it for you. then again father seems to think it safe and I think it all right. But after all I think it would be well to let Father Baker take your certificate, or Book of deposite

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and then if he considers at any time that there is any uncertainty of its safety he can draw it out and hold it until I return. Such times as we have here I never saw before. Many men had deposited all their money at the banking house of Adams & Co. for safe-keeping and now cannot obtain a dollar and they are obliged to wait until their matters are settled before they can get anything, and it is thought they will at last pay no more than 20 per cent on the amount of their deposits. I am rejoiced that I am not a sufferer by them. For I have never had so much money but that I could take care of it myself.

In your letter rec'd a few days since you seem to think our old residence in Meriden could not be bought much short of \$1200, if at all, and intimate the probability of building. As to purchasing my former home at that price it is out of the question, and when I consider the time and expense & trouble of building and making all the improvements to render a new location comfortable and pleasant & convenient I am almost inclined to think that out of the question likewise, for I cannot think it the part of prudence or for my interest to invest all my money in a house and lot in Meriden, with nothing left to furnish said house or to equip myself for my profession. If I had not have been burned out I should have had enough to build almost anywhere in Meriden and furnished myself well, but everything has seemed to go adversely with me recently. business has fallen off and losses are occurring frequently and it is almost impossible to collect a dollar of our debts. these things together with the amount I am likely to sacrifice in my closing up with Dr. H. will leave me a small compensation for my time and trouble in California.

As to location in Meriden, I shall be under the necessity of making my decision as to the place a matter of interest. as I said before, I have many things which induce me to prefer a residence there. but still if my interest and that of my family point out a different course to pursue I should not feel it my duty to locate there. I make

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no promise further than my interest leads me-- I must be very lavish of money to pay \$300 more than a piece of property is valued at any sale, or to put money into property that will not sell to the amount invested when completed. But we will leave the subject here to be acted upon when I return. I rec'd a letter from D. K. Bryant by last mail. am happy at his safe arrival. I likewise rec'd a line from Brother Dennison. I still think of starting home in May or June. It is uncertain just when--

I am glad to hear that Fredy is a good boy and that Laura Maria is so attached to her books--as to the little one I shall have to form his acquaintance when I return. Give my respects to Oliver & family and to all others who enquire, and believe me as ever

Your Affectionate Husband
John W. H. Baker

Mrs. Julia Ann Baker
Meriden, N. H.